IBM

WebSphere software

Deliver enhanced sales and service opportunities by providing a foundation of unified customer data to all channels.

Take advantage of customer data integration solutions

As a part of the IBM master data management (MDM) family of products, IBM WebSphere® Customer Center provides the strategic architecture that companies need to solve their enterprise customer management issues and realize the full benefit of their investments in customer relationship management (CRM).

Unlike existing stand-alone and back-office customer information files (CIFs), IBM WebSphere Customer Center is a real-time service-oriented application that manages customer-centric business processes and transactions, while persisting new enterprise customer knowledge and processes, such as interaction history, event notifications, privacy and data entitlement rules, customer relationships (households) and customer-value profiles. WebSphere Customer Center has been labeled a "next-generation super CIF" by leading analyst firm Tower Group and recognized as a leader in the CDI space by Gartner, Forrester and META Group. Leading banks have used WebSphere Customer Center to augment their existing CIFs by managing new enterprise customer information such as privacy and interaction history, while integrating with their existing CIF environment.

Gain a complete customer view to achieve competitive differentiation

Leading banks face new competitive pressures from financial services companies (nontraditional banks selling banking products) and new market entrants. Over the past 20 years, consumers have diversified their assets, and traditional banking products share of investment assets have declined dramatically. Despite that environment, banks are seeking effective strategies to increase their revenue and profitability. Retaining profitable, high-value customers and selling products to that customer base is a key issue. At the same time, banks are seeking ways to reduce noninterest expenses to improve their efficiency. In addition, banks are facing regulatory issues with respect to risk management and privacy.

Most banks have adopted a customer-service leadership strategy in order to create a competitive differentiation. Banks have implemented CRM and CIFs to address that strategic goal, yet very few banks are able to deliver actionable customer insight to all channels and to transform operational processes to a customer-centric model. Customer information is still fragmented across multiple back-office systems (DDA, loans, cards) and front-office systems (teller systems, branch platforms, CRM applications, Internet banking). Without an authoritative customer master record, banks struggle to get a complete view of their valuable customers, to provide consistent service to those customers across all channels, to sell additional products to those customers, and to reduce their operating expenses.

WebSphere Customer Center solves these challenges by enabling customer-centric operations using your existing account-centric systems. WebSphere Customer Center manages all customer transactions and injects customer knowledge and insight into operational transactions. It allows you to transform your traditionally product-oriented operational processes by providing marketing customer insight, such as customer-value profiles and household relationships, at the customer touch point. By providing an authoritative customer record as well as banking-specific business processes for customer data management, WebSphere Customer Center enables you to identify customers across all channels, act upon cross-selling opportunities, provide consistent customer service through multichannel integration, and help reduce expenses associated with inefficient customer data management.

Integrate silos of customer information to create the authoritative customer record
WebSphere Customer Center enables you to maintain an authoritative record of customer data in a single application. It also maintains a unique and persistent customer ID to track the customer relationship over time (throughout the

customer and product life cycles). The creation of an authoritative customer record and centralized customer business processes enables you to reorganize your operations around the customer, helping you to integrate all product lines around the customer to increase revenue opportunities, improve customer service and reduce administrative costs.

Improve customer service and retention with customer-centric multichannel integration
WebSphere Customer Center improves customer service and retention by integrating unified customer knowledge (the authoritative customer view) and business processes (for example, customer identification) with key channels such as the branch teller and platform, call center, internet voice response (IVR) and Internet banking. By sharing a common view of the customer, their value profiles, their relationships, and all previous interactions, you can provide consistent service across all channels to your valuable customers.

Increase revenue through improved cross-selling
WebSphere Customer Center responds to customer events (customer buys a home or gets married, for example) to capture and share cross-selling opportunities in real time. By sharing the complete customer portfolio and relationship understanding with all channels (such as sales force

automation and branch platform systems and a call center), you can ensure that sales opportunities and offers are made to the customer regardless of the interaction channel used to improve the response rate of campaigns.

WebSphere Customer Center provides the common customer view for all portfolio, relationship and contact information. This common view aids sales events and campaigns by providing more complete knowledge to you, while also improving your efficiency by providing you with more accurate customer contact information.

Reduce loan charge-offs with improved risk management
WebSphere Customer Center improves risk management and credit decisions by sharing a customer risk profile (across multiple product holdings) with all channels and systems. With a unified view of the customer's risk profile, banks can make better credit decisions based on the customer's portfolio and their relationships to reduce loan charge-offs. Maintaining a consolidated operational customer risk profile assists in compliance with Basel II and the Sarbanes Oxley (SOX) Act.

Operationalize marketing customer insight to improve cross-selling and servic
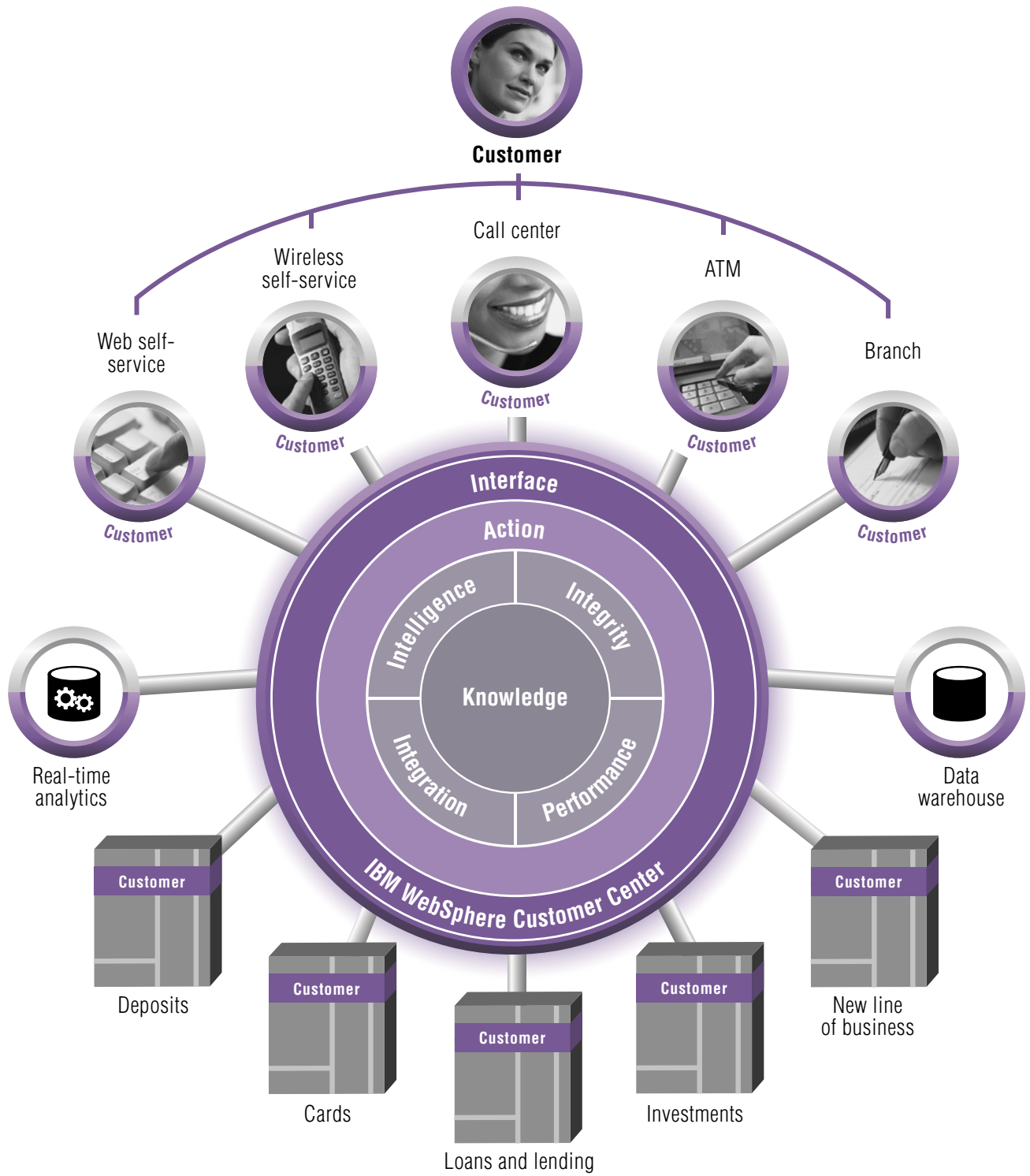Operational interactions (branch visits, call center inquiries) are an effective

means of reaching the customer, more so than traditional marketing channels such as direct mail. You can capitalize on those valuable opportunities using WebSphere Customer Center to provide customer insight from the marketing area to all operational channels in real time.

WebSphere Customer Center can be integrated with enterprise data warehouses to merge the operational and offline single customer views and to operationalize insight from analytics applications, such as risk management, profitability and customer relationship insight.

Improve customer service and retention
By maintaining a unified operational customer service and value profile and making it available to all channels, WebSphere Customer Center ensures consistent service treatment across all channels. Service and value profiles are determined from complete customer information.

Customer

Call center

Wireless self-service

ATM

Web self-service

Branch

Customer

Customer

Customer

Customer

Interface

Action

Intelligence

Integrity

Knowledge

Integration

Performance

IBM WebSphere Customer Center

Real-time analytics

Data warehouse

Customer

Customer

Deposits

New line of business

Customer

Customer

Customer

Cards

Investments

Loans and lending

IBM WebSphere Customer Center software is the only CDI solution that focuses primarily on operational customer data transaction management.

WebSphere Customer Center is the only CDI solution that focuses primarily on operational customer data transaction management. WebSphere Customer Center is the recognized leader in CDI for the following reasons:

- *WebSphere Customer Center is a viable customer hub. It contains more than 500 business services out- of-the-box. These services manage both complex customer business processes and simple customer data inquiries and updates; this enables WebSphere Customer Center to be a business process hub for customer-centric transactions.*

- *WebSphere Customer Center contains actions (business services) that are both reactive and proactive. WebSphere Customer Center reacts to requests from applications and channels and responds with real-time, viable customer data. WebSphere Customer Center proactively identifies customer events and responds in real time, alerting other applications of the detected event.*

- *WebSphere Customer Center is an intelligent customer hub. It contains several pre-integrated business logic components to manage business rules, event detection and management, privacy and security rules, data validation, and duplicate suspect processing. WebSphere Customer Center injects intelligence within operational transactions, including the ability to derive real-time customer insight and to manage customer events.*

- *WebSphere Customer Center is designed to be implemented within a service oriented architecture (SOA) and is a fully service-oriented application.*

- *WebSphere Customer Center contains sophisticated integration functionality and is neutral to all front-end CRM and back-office systems.*

- *WebSphere Customer Center is developed on leading technology (Java™ 2 Platform, Enterprise Edition [J2EE] Enterprise JavaBeans [EJB]).*

- *WebSphere Customer Center has proven implementations with some of the world's largest companies and is working with their various and multiple customer-facing and back-end systems.*

- *WebSphere Customer Center manages new enterprise customer data and business processes. This includes privacy profiles, customer preferences, cross-channel interaction history, customer relationships, value profiles, duplicate suspect processing and event notifications, among others.*

- *WebSphere Customer Center operationalizes customer insight and knowledge. It maintains marketing department customer insight, such as household data, customer value scores, profitability indicators and propensity to churn, and injects that insight into operational processes*

For more information
To learn more about IBM WebSphere Customer Center Software, visit:

ibm.com/software/data/masterdata/launch.html

"… contains more than 500 business services out- of-the box."

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